

Debtor 1	DELPHIMA L WILLIAMS		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:	Eastern	District of	Pa
Case number	16-10316	(State)	

## Official Form 410S1

# Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Santander Bank, N.A. Court claim no. (if known): NA

Last 4 digits of any number you use to identify the debtor's account: 0 6 1 1

Date of payment change: 09 / 01 / 17  
Must be at least 21 days after date of this notice

New total payment: \$ 915.58  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 152.39 New escrow payment: \$ 618.90

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☐ No  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ % New interest rate: \_\_\_\_\_ %  
Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_  
Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 **DELPHIMA L WILLIAMS** Case number (if known) **16-10316**  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x Kathy Weidenhammer Date 7/27/17  
Signature

Print: Kathy Weidenhammer Title Bankruptcy Administrator  
First Name Middle Name Last Name

Company Santander Bank, N.A.

Address 601 Penn St. MC:10-6438-FB7  
Number Street  
Reading PA 19601  
City State ZIP Code

Contact phone (610) 378-6322 Email DeftBkr@santander.us

UNITED STATES BANKRUPTCY COURT  
Eastern DISTRICT OF Pennsylvania

In Re: DELPHIMA L WILLIAMS

Chapter 13  
Case No. 16-10316  
Honorable Eric L Frank

Debtor(s)

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CERTIFICATE OF SERVICE

I, Kathy Weidenhammer of Santander Bank, N.A., do hereby certify that on July 27, 2017, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 27th day of July, 2017.



Kathy Weidenhammer  
Santander Bank, N.A.  
Bankruptcy Administrator  
601 Penn Street  
Reading, PA 19601  
(610) 378.6322  
Email: [DeftBkr@santander.us](mailto:DeftBkr@santander.us)

VIA US MAIL

DELPHIMA L WILLIAMS  
1911 MONUMENT ST  
PHILADELPHIA, PA 19121 -2223

WILLIAM C MILLER  
111 S INDEPENDENCE MALL E STE 58  
PHILADELPHIA, PA 19106 -2515

BRAD J SADEK, Representing debtor  
SADEK AND COOPER  
1315 WALNUT ST STE 502  
PHILADELPHIA, PA 19107 -4707

At least once every 12 months, Santander Bank, N.A. reviews the amount of Real Estate Taxes, and Insurance paid from your escrow account. This review, called an Aggregate Escrow Analysis, determines if any of these items have increased or decreased from the previous year. If there was an increase or decrease, your payment will be adjusted.

## Mortgage Payment

New Payment Amount: **\$915.58**

New Payment Effective: **September 1, 2017**

BREAKDOWN	PRIOR ANALYSIS	NEW ANALYSIS
Principal/Interest	296.68	<b>296.68</b>
Escrow Payment	328.93	<b>328.93</b>
Shortage Payment	275.26	<b>289.97</b>
<b>TOTAL PAYMENT</b>	<b>900.87</b>	<b>915.58</b>

If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

## SHORTAGE PAYMENT OPTIONS

1. Do not pay the escrow shortage in full, instead spread the shortage over 12 payments, and your new payment would be: **\$915.58**
  2. Pay the escrow shortage of \$3,479.74 in full, using the below Escrow Shortage Coupon at least 30 days prior to the effective date and your new payment would be: **\$625.62**
- \* If you choose to pay the escrow shortage in full you will automatically receive a new billing statement.

## Projections for the Coming Year

### ANTICIPATED ESCROW DISBURSEMENT

HOMEOWNERS INS	1,556.40
CITY TAX	2,390.83
<b>TOTAL DISBURSEMENTS</b>	<b>3,947.23</b>
 ESCROW PAYMENT	 328.93
(TOTAL DISBURSEMENTS DIVIDED BY 12 PAYMENTS)	

### PROJECTIONS FOR THE COMING YEAR

Date	Payments	Disbursements	Description	Balance	Required
			STARTING ESCROW BALANCE	-848.23	2,631.51
SEP 17	328.93	0.00		-519.30	2,960.44
OCT 17	328.93	0.00		-190.37	3,289.37
NOV 17	328.93	0.00		138.56	3,618.30
DEC 17	328.93	0.00		467.49	3,947.23
JAN 18	328.93	0.00		796.42	4,276.16
FEB 18	328.93	-1,556.40	HOMEOWNERS INS	-431.05	3,048.69
FEB 18	0.00	-2,390.83	CITY TAX	-2,821.88 ALP	657.86 RLP
MAR 18	328.93	0.00		-2,492.95	986.79
APR 18	328.93	0.00		-2,164.02	1,315.72
MAY 18	328.93	0.00		-1,835.09	1,644.65
JUN 18	328.93	0.00		-1,506.16	1,973.58
JUL 18	328.93	0.00		-1,177.23	2,302.51
AUG 18	328.93	0.00		-848.30	2,631.44

See reverse side for History Information.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, Santander Bank, N.A. retains rights under its security instrument, including the right to foreclose its lien.

### Determining Your Escrow Shortage/Surplus

Anticipated Low Point (ALP)	-2,821.88
Required Low Point (RLP)	657.86
<b>ESCROW SHORTAGE</b>	<b>-3,479.74</b>

- Your escrow balance may contain a cushion (RLP). A cushion is an amount of money held in your escrow account to prevent your escrow balance from being overdrawn when increases in the disbursements occur.
- RESPA/Federal law, authorizes a maximum escrow cushion not to exceed 1/6th of the total annual anticipated escrow disbursements made during the above cycle. Private Mortgage Insurance (PMI), if any is not included in the cushion.
- If the anticipated low point calculation (ALP) is less than the required low point (RLP), you have a shortage.
- If the anticipated low point calculation (ALP) is more than the required low point (RLP), you have a surplus.
- The shortage divided by 12 payments = 289.97 \*

### OPTIONAL ESCROW SHORTAGE COUPON

PLEASE DETACH AND RETURN THIS PORTION WITH YOUR PAYMENT. PLEASE ALLOW 7 TO 10 DAYS FOR POSTAL DELIVERY.

Name:  
DELPHIMA WILLIAMS

Account #

AMOUNT ENCLOSED \$

Shortage Amount  
\$3,479.74

SANTANDER BANK, N.A.  
PO BOX 12640

- See shortage payment options above.

If your payment is issued by a third party, or if you make your payment by pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

new payment would be:

If you choose to pay the escrow shortage in full you will automatically receive a new billing statement.

## ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT ACCOUNT HISTORY

LOAN NUMBER: I

DATE: JULY 20, 2017

This is a statement of your actual escrow account transactions beginning August, 2017 and ending July, 2018. Next to the Actual Activity is the Anticipated Activity. Anticipated Activity represents the transactions we had projected as occurring during this cycle. By comparing the actual escrow payment with the previous projections listed, you can determine where a difference may have occurred. We are providing it to you for information purposes. It does not require any action on your part.

Your anticipated low point may or may not have been reached based on one or more of the following factors:

PAYMENT(S)

- Payment(s) received were less than OR greater than expected
- Payment(s) received earlier OR later than expected
- Previous overage was returned to escrow
- Previous deficiency/shortage not paid entirely

TAXES

- Tax rate and/or assessed value changed
- Exemption status lost or changed
- Supplemental/Delinquent tax paid
- Tax bill paid earlier OR later than expected
- Tax installment not paid
- Tax refund received
- New tax escrow requirement paid

INSURANCE

- Premium changed
- Coverage changed
- Additional premium paid
- Insurance bill paid earlier OR later than expected
- Premium was not paid
- Premium refund received
- New insurance escrow requirement paid
- Force placed insurance premium paid

1-800-232-5200

Email us at: mortserv@santander.us

PAYMENTS TO ESCROW				PAYMENTS FROM ESCROW		ESCROW BALANCE		
MONTH	ANTICIPATED	ACTUAL	ANTICIPATED	DESCRIPTION	ACTUAL	DESCRIPTION	ANTICIPATED	ACTUAL
AUG	328.93	0.00 E	0.00		0.00	STARTING BALANCE	2,302.58	-1,914.96
SEP	328.93	0.00 E	0.00		0.00		2,631.51	-1,914.96 ALP
OCT	328.93	0.00 E	0.00		0.00		2,960.44	-1,914.96
NOV	328.93	0.00 E	0.00		0.00		3,289.37	-1,914.96
DEC	328.93	0.00 E	0.00		0.00		3,618.30	-1,914.96
JAN	328.93	0.00 E	0.00		0.00		3,947.23	-1,914.96
FEB	328.93	0.00 E	1,556.40	HOMEOWNERS INS	0.00		4,276.16	-1,914.96
FEB	0.00	0.00 E	2,390.83	CITY TAX	0.00		3,048.69	-1,914.96
MAR	328.93	0.00 E	0.00		0.00		657.86 TLP	-1,914.96
APR	328.93	0.00 E	0.00		0.00		986.79	-1,914.96
MAY	328.93	0.00 E	0.00		0.00		1,315.72	-1,914.96
JUN	328.93	0.00 E	0.00		0.00		1,644.65	-1,914.96
JUL	328.93	0.00 E	0.00		0.00		1,973.58	-1,914.96
TOTAL	3,947.16	0.00	3,947.23		0.00		2,302.51	-1,914.96

Under federal law, when your actual escrow balance reaches its lowest point, that balance is targeted not to exceed 1/6th of the annual anticipated disbursements or \$657.87. Your loan documents or state law may specify a lower amount.

Under your mortgage contract or state or federal law, your targeted low point escrow balance (TLP) was \$657.86. Your actual low point escrow balance (ALP) was -\$1,914.96.

An asterisk (\*) indicates a difference in either the amount or date. When applicable, the letter "E" beside an amount indicates that a payment or disbursement has not yet occurred but is estimated to occur as shown.

2-135 Escrow Analysis - Shortage Coupon Rev. 03/13/17